COMMITTEE NOTE

Official Form 423, Certification About a Financial Management Course, is revised as part of the Forms Modernization Project. The form replaces former Official Form 23, Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management. Form 423 is renumbered to distinguish it from the forms used by non-individual debtors, such as corporations and partnerships.

To make Form 423 easier to understand, legal terms are explained more fully or replaced with commonly understood terms, and the form is reformatted. Part 1, *Tell the Court About the Required Course*, provides definitions for "incapacity" and "disability," rather than providing statutory citations.

A statement is added that, in some cases, the court can waive the requirement to complete the financial management course. To have the requirement waived, the debtor must file a motion with the court and obtain a court order.